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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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TD BANK, N.A., SUCCESSOR BY MERGER TO

COMMERCE BANK, N.A.

In Re:

Anne A. Lipscomb,

Debtor.

Order Filed on February 24, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 18-21046 JKS

Adv. No.:

Hearing Date: 2/14/19 @ 8:30 a.m.

Judge: John K. Sherwood

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: February 24, 2019

Honorable John K. Sherwood United States Bankruptcy Court Page 2

Debtor: Anne A. Lipscomb Case No.: 18-21046 JKS

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, TD BANK, N.A., SUCCESSOR BY MERGER TO COMMERCE BANK, N.A., holder of a mortgage on real property located at 115 Springdale Avenue, East Orange, NJ, 07017, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esquire, attorney for Debtor, Anne A. Lipscomb, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that the claim is to be paid in full through the plan at interest rate of 6.625%; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Debtor is to maintain all post-petition taxes and insurance, and any other escrow items; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that if secured creditor has advanced for any post-petition escrow items thus far, those amounts will be paid in the plan; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that if Debtor fails to maintain any escrow items going forward, Secured Creditor can file a motion for relief from stay; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.